Certificate Number: 17082-PAE-DE-036467000

Bankruptcy Case Number: 21-13089



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>April 11, 2022</u>, at <u>11:11</u> o'clock <u>AM MST</u>, <u>RICHARD S</u> <u>DERRICO</u> completed a course on personal financial management given <u>by</u> internet by <u>Summit Financial Education</u>, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: April 11, 2022 By: /s/Elena Escobedo

Name: Elena Escobedo

Title: <u>Customer Service Representative</u>